

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

FILED

NOV 26 1997

DOROTHY A. EVANS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN RE:)	
)	
IN RE: HALFORD, JERALD)	CASE NO. 97-01663-W
LEE a/k/a HALFORD, J.L. and)	CHAPTER 7
HALFORD, ANGELA RENE, A,)	
)	
Debtors,)	
_____)	
)	
FIRST CARD NATIONAL)	
d/b/a FIRST CARD,)	
)	
Plaintiff,)	
)	
v.)	ADVERSARY NO. 97-0287-M
)	
JERALD LEE HALFORD and)	
ANGELA RENE, A HALFORD,)	
)	
Defendants.)	

JOURNAL ENTRY OF JUDGMENT

NOW on this 26th day of Nov. , 1997, this matter came on for consideration on the stipulation of the parties. Plaintiff appeared by Theodore P. Gibson, its attorney of record, and the Defendants appeared by Robert A. Todd, their attorney of record, *pursuant to their signatures* Both parties announced *offered verdict.* that a settlement had been reached under the following terms, conditions and stipulations:

1. The Court has full and complete jurisdiction and venue over this Adversary Proceeding and the Parties.
2. This is a core proceeding.
3. Defendants obtained a credit card from Plaintiff, and in the months immediately proceeding their filing for relief under the Bankruptcy Code, incurred charges and cash advances

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for which they did not have the ability, or the intention, to repay in the principal sum of \$5,081.87.

4. It is agreed that the said sum of \$5,081.87 is non-dischargeable and that Judgment should be granted the Plaintiff in that amount, plus interest, attorney's fees and accrued and accruing costs.

5. It is further agreed that if the Defendants pay the Plaintiff the sum of \$1,500.00, with no interest, with an initial payment of \$100.00 due upon approval of this Journal Entry, and consecutive monthly payments of \$100.00 per month commencing December 1, 1997, until paid, such payments will be accepted as a full and complete settlement of this obligation.

6. However, if the Defendants default under the terms of this settlement, the Plaintiff shall have a final judgment against the Defendants in the full sum of \$5,081.87 (less any payments made) plus interest, attorney's fees and costs to be assessed by the Court.

The Court having reviewed, and approved the stipulations of the parties, finds, and it is

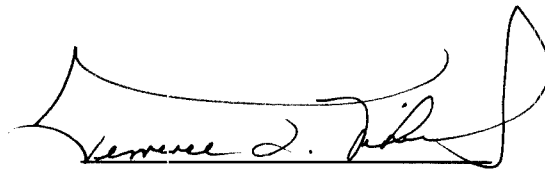
THEREFORE ORDERED, ADJUDGED AND DECREED that the indebtedness due to First Card National Bank d/b/a First Card from Jerald Lee Halford and Angela Renea Halford in the amount of \$5,081.87 be, and is hereby determined to be, non-dischargeable; and it is

FURTHER ORDERED, ADJUDGED AND DECREED that First Card National Bank d/b/a First Card is granted a judgment against Jerald Lee Halford and Angela Renea Halford for the amount of \$5,081.87 plus interest, attorney's fees and accrued and accruing costs; and it is

FURTHER ORDERED, ADJUDGED AND DECREED BY THE COURT that the Defendants, Jerald Lee Halford and Angela Renea Halford, be and are hereby granted a stay of execution conditioned upon their payment to the Plaintiff in the sum of \$1,500.00, without

interest, payable in an initial installment of \$100.00 upon approval of this Journal Entry, and consecutive monthly payments of \$100.00 per month commencing December 1, 1997, and \$100.00 on or before the 1st day of each month thereafter until the said sum is paid in full; and it is

FURTHER ORDERED, ADJUDGED AND DECREED that this judgment shall be satisfied in full upon the payment of the said \$1,500.00 if said payments are timely made as set forth above.

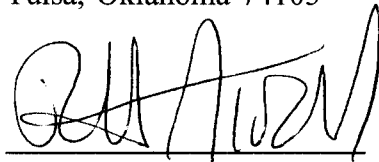


JUDGE OF THE BANKRUPTCY COURT

APPROVED AS TO FORM AND CONTENT:



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